

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Shelly Arlene Miller  
 Kirk Sheldon Miller  
 Debtors

Case No. 18-18413-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Jan 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2019.

db/jdb  
 tr +Shelly Arlene Miller, Kirk Sheldon Miller, 11481 N Delaware Drive, Bangor, PA 18013-3766  
 +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14250669 +AES/Chase Bank, PO Box 61047, Harrisburg, PA 17106-1047  
 14250674 +Bosco's, PO Box 71106, Charlotte, NC 28272-1106  
 14250676 +Chase, P.O. Box 6294, Carol Stream, IL 60197-6294  
 14250685 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976  
 (address filed with court: Met-Ed, PO Box 16001, Reading, PA 19612)  
 14250688 +National Penn Bank, PO Box 387, Boyertown, PA 19512-0387  
 14250689 +North Shore Agency, 4000 East 5th Street, Columbus, OH 43219-1811  
 14250690 ++PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799  
 (address filed with court: People's First FCU, 2141 Downyflake Lane, Allentown, PA 18103)  
 14250697 +St Luke's Physician Group, PO Box 25837, Salt Lake City, UT 84125-0837  
 14250698 World's Foremost Bank, 488 NW 1st Street, Suite 300, Lincoln, NE 68521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: patrick@armlawyers.com Jan 09 2019 03:23:59 PATRICK J. BEST, ARM Lawyers,  
 18 North 8th Street, Stroudsburg, PA 18360  
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jan 09 2019 03:24:24  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 09 2019 03:24:41 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 09 2019 03:24:27 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14250668 EDI: BANKAMER.COM Jan 09 2019 08:23:00 AAA Financial Services, PO Box 15019,  
 Wilmington, DE 19886  
 14250672 EDI: BANKAMER.COM Jan 09 2019 08:23:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 14250670 +E-mail/Text: bankruptcy@bbandt.com Jan 09 2019 03:24:07 BB&T, 4251 Fayetteville Rd,  
 Lumberton, NC 28358-2678  
 14250671 +EDI: BANKAMER.COM Jan 09 2019 08:23:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19850-5019  
 14250673 +EDI: BANKAMER.COM Jan 09 2019 08:23:00 Bk Of Amer, 400 Christiana Rd,  
 Newark, DE 19702-3208  
 14250675 +EDI: CAPITALONE.COM Jan 09 2019 08:23:00 Cabela's Club Visa, PO Box 82519,  
 Lincoln, NE 68501-2519  
 14250677 +EDI: CITICORP.COM Jan 09 2019 08:23:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 14250678 +EDI: WFNNB.COM Jan 09 2019 08:23:00 Comenity/Victorias Secret, PO Box 182125,  
 Columbus, OH 43218-2125  
 14250679 EDI: DISCOVER.COM Jan 09 2019 08:23:00 Discover Financial Services, PO Box 15316,  
 Wilmington, DE 19850  
 14250680 E-mail/Text: bankruptcynotification@ftr.com Jan 09 2019 03:24:59 Frontier Communications,  
 PO Box 20550, Rochester, NY 14602  
 14250681 +E-mail/Text: enolte@ftlfinance.com Jan 09 2019 03:25:03 Ftl Finance, 820 S Main St,  
 Saint Charles, MO 63301-3306  
 14250682 EDI: IRS.COM Jan 09 2019 08:23:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 14250683 +EDI: CBSKOHLS.COM Jan 09 2019 08:23:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14250684 E-mail/Text: camanagement@mtb.com Jan 09 2019 03:24:09 M&T Bank, 1100 Wehrle Drive,  
 Floor 2, Buffalo, NY 14221  
 14250686 +EDI: MID8.COM Jan 09 2019 08:23:00 Midland Funding, 2365 Northside Drive, 3rd Floor,  
 San Diego, CA 92108-2709  
 14250687 +E-mail/Text: bankruptcy@nbtbank.com Jan 09 2019 03:24:41 NBT, 20 Mohawk Street,  
 Canajoharie, NY 13317-1144  
 14252879 EDI: Q3G.COM Jan 09 2019 08:23:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14250691 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 09 2019 03:24:39 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14250692 +EDI: RMSC.COM Jan 09 2019 08:23:00 SYNCB/Howards, PO Box 103104, Roswell, GA 30076-9104  
 14250693 +EDI: RMSC.COM Jan 09 2019 08:23:00 SYNCB/JCPenny, P.O. Box 960090,  
 Orlando, FL 32897-0001  
 14250694 +EDI: RMSC.COM Jan 09 2019 08:23:00 SYNCB/Lumber Liquidator, PO Box 965036,  
 Orlando, FL 32897-0001  
 14250695 +EDI: RMSC.COM Jan 09 2019 08:23:00 SYNCB/Old Navy, PO Box 965005,  
 Orlando, FL 32897-0001

District/off: 0313-4

User: Lisa  
Form ID: 309I

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Jan 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14250696 +E-mail/Text: bankruptcy@bbandt.com Jan 09 2019 03:24:13 Sheffield Financial,  
2554 Lewisville Clemmons Road, Clemmons, NC 27012-8110  
14251510 +EDI: RMSC.COM Jan 09 2019 08:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 28

\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*  
aty\* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
PATRICK J. BEST on behalf of Joint Debtor Kirk Sheldon Miller patrick@armlawyers.com,  
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com  
PATRICK J. BEST on behalf of Debtor Shelly Arlene Miller patrick@armlawyers.com,  
kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com  
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ecfmail@fredreiglechl3.com  
SCOTT WATERMAN ecfmail@fredreiglechl3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>Shelly Arlene Miller</b>	Social Security number or ITIN <b>xxx-xx-7847</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Kirk Sheldon Miller</b>	Social Security number or ITIN <b>xxx-xx-2235</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 12/27/18</b>
Case number:	<b>18-18413-ref</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Shelly Arlene Miller	Kirk Sheldon Miller
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	11481 N Delaware Drive Bangor, PA 18013	11481 N Delaware Drive Bangor, PA 18013
<b>4. Debtor's attorney</b> Name and address	PATRICK J. BEST ARM Lawyers 18 North 8th Street Stroudsburg, PA 18360	Contact phone 570.424.6899 Email: <a href="mailto:patrick@armlawyers.com">patrick@armlawyers.com</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 1/8/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 5, 2019 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County,</b> <b>Meeting Rooms – Lower Level, 1114 West</b> <b>Walnut Street, Allentown, PA 18102</b>														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 4/6/19</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 3/7/19</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 6/25/19</b></td> </tr> </table> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 4/6/19</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 3/7/19</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 6/25/19</b>	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>3/21/19 at 09:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>															
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.															